

**RESPONSE UNDER 37 C.F.R. 1.116 - EXPEDITED
PROCEDURE - EXAMINING GROUP 3694**

Attorney Docket No. 9400-386 (00392)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: A. Chet McQuaide et al.
Serial No.: 10/090,180
Filed: March 4, 2002
For: CREDIT CARD MESSENGER

Confirmation No.: 4756
Examiner: I. Jung Liu
Group Art Unit: 3694

August 19, 2009

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Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL

Please enter the following Amendment which is being submitted concurrently with a Pre-Appeal Brief Request for Review. This amendment is intended to address the rejections under 35 U.S.C. §112 in the Final Office Action (the "Final Action") mailed May 28, 2009. Applicants provide the present Amendment pursuant to the rules stated in revised 37 C.F.R. 1.121 that became effective on July 30, 2003.

It is not believed that an extension of time and/or additional fee(s)-including fees for net addition of claims-are required, beyond those that may otherwise be provided for in documents accompanying this paper. In the event, however, that an extension of time is necessary to allow consideration of this paper, such an extension is hereby petitioned under 37 C.F.R. §1.136(a). Any additional fees believed to be due in connection with this paper may be charged to our Deposit Account No. 50-0220.

Amendments to the claims are reflected in the Listing of Claims that begins on Page 2 of this paper.

Remarks begin on Page 5 of this paper.